



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
OFFICE OF FINANCIAL AND INSURANCE SERVICES
DEPARTMENT OF CONSUMER & INDUSTRY SERVICES
DAVID C. HOLLISTER, DIRECTOR

LINDA A. WATTERS
COMMISSIONER

DATE: May 19, 2003

LETTER NO.: 2003-CU-03

TO: The Board of Directors and Management of Michigan State-Chartered Credit Unions

SUBJECT: Internal Revenue Service Form 990

The Office of Financial and Insurance Services files a consolidated Internal Revenue Service Form 990 - Return of Organization Exempt From Income Tax (an informational return) for all Michigan state-chartered credit unions. If your credit union receives any notices or other correspondence from the Internal Revenue Service questioning the filing of this form, please send them a copy of the enclosed tax return.

The enclosed 2002 Form 990 group return is filed based on reports submitted by 278 individual credit unions. We can assume no liability for these individual credit union reports. Liability, if any, for accuracy of these individual reports, tax interpretations, filing of any 990T, and tax liability remains the responsibility of the individual credit union.

Authorization is assumed under the supervisory authority delegated to this Office by the Michigan Statutes, and as authorized by the individual credit unions.

This 2002 return is filed in accordance with Revenue Ruling 60-364, and in compliance with the requirements of Henry Needham's December 31, 1956, letter and with subsequent IRS instructions. In 1987, Congress amended the Internal Revenue Code by adding subsection (e) to Section 6104. This states, in part, as follows:

"During the 3-year period beginning on the filing date, a copy of the annual return filed under Section 6033 (relating to returns by exempt organizations) by any organization to which this paragraph applies shall be made available by such organization for inspection during regular business hours by any individual at the principal office of the organization and, if such organization regularly maintains 1 or more regional or district offices having 3 or more employees, at such regional or district office."

Since state-chartered credit unions must make a copy of the Form 990 available in their offices, we are providing a copy of the 2002 consolidated Form 990. If you have any questions, please contact this office.

Sincerely,

Roger W. Little, Deputy Commissioner
Credit Union Division

Enclosure



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
OFFICE OF FINANCIAL AND INSURANCE SERVICES
DEPARTMENT OF CONSUMER & INDUSTRY SERVICES
DAVID C. HOLLISTER, DIRECTOR

LINDA A. WATTERS
COMMISSIONER

May 14, 2003

Internal Revenue Service Center
Ogden, UT 84201-0027

Re: 2002 Return - EIN 38-6092097 - Group Exemption No. 1359

This 2002 return is filed in accordance with Revenue Ruling 60-364 and in compliance with the requirements of Henry Needham's December 31, 1956, letter and with subsequent IRS instructions.

This enclosed 2002 Form 990 group return is filed based on reports submitted by 278 individual credit unions. We can assume no liability for these individual credit union reports. Liability, if any, for accuracy of these individual reports, tax interpretations, filing of any 990T, and tax liability remains the responsibility of the individual credit union.

Authorization is assumed under the supervisory authority delegated this Bureau by the Michigan Statutes and as authorized by the individual credit unions.

Also enclosed are:

- * Consolidated Annual Report of Michigan State-Chartered Credit Unions for 2002.
- * A list of the 278 Michigan state-chartered credit unions as of December 31, 2002, including their name, address, and employer identification number per Item J, Group Return Instructions.

Sincerely,

Roger W. Little, Deputy Commissioner
Credit Union Division

Enclosures

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

OMB No. 1545-0047

2002

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

▶ The organization may have to use a copy of this return to satisfy state reporting requirements.


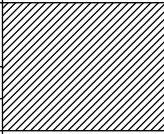
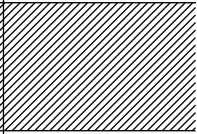




A For the 2002 calendar year, or tax year beginning , 2002, and ending , 20		
B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization Number and street (or P.O. box if mail is not delivered to street address) Room/suite City or town, state or country, and ZIP + 4	D Employer identification number :
		E Telephone number ()
		F Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) ▶
		H and I are not applicable to section 527 organizations. H(a) Is this a group return for affiliates? <input type="checkbox"/> Yes <input type="checkbox"/> No H(b) If "Yes," enter number of affiliates ▶ H(c) Are all affiliates included? <input type="checkbox"/> Yes <input type="checkbox"/> No (If "No," attach a list. See instructions.) H(d) Is this a separate return filed by an organization covered by a group ruling? <input type="checkbox"/> Yes <input type="checkbox"/> No I Enter 4-digit GEN ▶
G Web site: ▶		M Check <input type="checkbox"/> if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF).
J Organization type (check only one) ▶ <input type="checkbox"/> 501(c) () ◀ (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527		
K Check here <input type="checkbox"/> if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS; but if the organization received a Form 990 Package in the mail, it should file a return without financial data. Some states require a complete return.		
L Gross receipts: Add lines 6b, 8b, 9b, and 10b to line 12 ▶		

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See page 17 of the instructions.)

Revenue	1	Contributions, gifts, grants, and similar amounts received:			
	a	Direct public support	1a		
	b	Indirect public support	1b		
	c	Government contributions (grants)	1c		
	d	Total (add lines 1a through 1c) (cash \$ noncash \$)	1d		
	2	Program service revenue including government fees and contracts (from Part VII, line 93)		2	
	3	Membership dues and assessments		3	
	4	Interest on savings and temporary cash investments		4	
	5	Dividends and interest from securities		5	
	6a	Gross rents	6a		
	b	Less: rental expenses	6b		
	c	Net rental income or (loss) (subtract line 6b from line 6a)	6c		
7	Other investment income (describe ▶)		7		
Revenue	8a	Gross amount from sales of assets other than inventory	(A) Securities	(B) Other	
	b	Less: cost or other basis and sales expenses	8a		
	c	Gain or (loss) (attach schedule)	8b		
	d	Net gain or (loss) (combine line 8c, columns (A) and (B))	8c		
	8d				
	9	Special events and activities (attach schedule)			
	a	Gross revenue (not including \$ of contributions reported on line 1a)	9a		
	b	Less: direct expenses other than fundraising expenses	9b		
c	Net income or (loss) from special events (subtract line 9b from line 9a)	9c			
10a	Gross sales of inventory, less returns and allowances	10a			
b	Less: cost of goods sold	10b			
c	Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)	10c			
11	Other revenue (from Part VII, line 103)		11		
12	Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)		12		
Expenses	13	Program services (from line 44, column (B))		13	
	14	Management and general (from line 44, column (C))		14	
	15	Fundraising (from line 44, column (D))		15	
	16	Payments to affiliates (attach schedule)		16	
	17	Total expenses (add lines 13 and 14, column (A))		17	
Net Assets	18	Excess or (deficit) for the year (subtract line 17 from line 12)		18	
	19	Net assets or fund balances at beginning of year (from line 73, column (A))		19	
	20	Other changes in net assets or fund balances (attach explanation)		20	
	21	Net assets or fund balances at end of year (combine lines 18, 19, and 20)		21	

Part II Statement of Functional Expenses

All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others. (See page 21 of the instructions.)

<i>Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.</i>			(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22	Grants and allocations (attach schedule) (cash \$ _____ noncash \$ _____)	22				
23	Specific assistance to individuals (attach schedule)	23				
24	Benefits paid to or for members (attach schedule).	24				
25	Compensation of officers, directors, etc.	25				
26	Other salaries and wages	26				
27	Pension plan contributions	27				
28	Other employee benefits	28				
29	Payroll taxes	29				
30	Professional fundraising fees	30				
31	Accounting fees	31				
32	Legal fees	32				
33	Supplies	33				
34	Telephone	34				
35	Postage and shipping	35				
36	Occupancy	36				
37	Equipment rental and maintenance	37				
38	Printing and publications	38				
39	Travel	39				
40	Conferences, conventions, and meetings	40				
41	Interest	41				
42	Depreciation, depletion, etc. (attach schedule)	42				
43	Other expenses not covered above (itemize): a	43a				
b		43b				
c		43c				
d		43d				
e		43e				
44	Total functional expenses (add lines 22 through 43). <i>Organizations completing columns (B)-(D), carry these totals to lines 13-15 .</i>	44				

Joint Costs. Check ☐ if you are following SOP 98-2.Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services? ☐ Yes ☐ No

If "Yes," enter (i) the aggregate amount of these joint costs \$ _____; (ii) the amount allocated to Program services \$ _____; (iii) the amount allocated to Management and general \$ _____; and (iv) the amount allocated to Fundraising \$ _____

Part III Statement of Program Service Accomplishments (See page 24 of the instructions.)

What is the organization's primary exempt purpose? ▶ _____		Program Service Expenses (Required for 501(c)(3) and (4) orgs., and 4947(a)(1) trusts; but optional for others.)
a	(Grants and allocations \$ _____)	
b	(Grants and allocations \$ _____)	
c	(Grants and allocations \$ _____)	
d	(Grants and allocations \$ _____)	
e	Other program services (attach schedule) (Grants and allocations \$ _____)	
f	Total of Program Service Expenses (should equal line 44, column (B), Program services) ▶	

Part IV Balance Sheets (See page 24 of the instructions.)

Note: Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.		(A) Beginning of year		(B) End of year
Assets	45 Cash—non-interest-bearing		45	
	46 Savings and temporary cash investments		46	
	47a Accounts receivable 47a		47c	
	b Less: allowance for doubtful accounts 47b			
	48a Pledges receivable 48a		48c	
	b Less: allowance for doubtful accounts 48b			
	49 Grants receivable		49	
	50 Receivables from officers, directors, trustees, and key employees (attach schedule)		50	
	51a Other notes and loans receivable (attach schedule). 51a		51c	
	b Less: allowance for doubtful accounts 51b			
	52 Inventories for sale or use		52	
	53 Prepaid expenses and deferred charges		53	
	54 Investments—securities (attach schedule). <input type="checkbox"/> Cost <input type="checkbox"/> FMV		54	
	55a Investments—land, buildings, and equipment: basis 55a		55c	
	b Less: accumulated depreciation (attach schedule). 55b			
56 Investments—other (attach schedule)		56		
57a Land, buildings, and equipment: basis 57a		57c		
b Less: accumulated depreciation (attach schedule). 57b				
58 Other assets (describe ► _____)		58		
59 Total assets (add lines 45 through 58) (must equal line 74)		59		
Liabilities	60 Accounts payable and accrued expenses		60	
	61 Grants payable		61	
	62 Deferred revenue		62	
	63 Loans from officers, directors, trustees, and key employees (attach schedule).		64a	
	64a Tax-exempt bond liabilities (attach schedule)			
	b Mortgages and other notes payable (attach schedule)		64b	
	65 Other liabilities (describe ► _____)		65	
66 Total liabilities (add lines 60 through 65)		66		
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.		70	
	67 Unrestricted			
	68 Temporarily restricted			
	69 Permanently restricted		69	
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 70 through 74.		71	
	70 Capital stock, trust principal, or current funds			
	71 Paid-in or capital surplus, or land, building, and equipment fund			
	72 Retained earnings, endowment, accumulated income, or other funds		72	
	73 Total net assets or fund balances (add lines 67 through 69 or lines 70 through 72; column (A) must equal line 19; column (B) must equal line 21).		73	
	74 Total liabilities and net assets / fund balances (add lines 66 and 73)		74	

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return (See page 26 of the instructions.)

a	Total revenue, gains, and other support per audited financial statements . . . ▶	a	
b	Amounts included on line a but not on line 12, Form 990:	a	
(1)	Net unrealized gains on investments . . . \$ _____		
(2)	Donated services and use of facilities \$ _____		
(3)	Recoveries of prior year grants . . . \$ _____		
(4)	Other (specify): _____ _____ \$ _____		
	Add amounts on lines (1) through (4) ▶	b	
c	Line a minus line b ▶	c	
d	Amounts included on line 12, Form 990 but not on line a :	c	
(1)	Investment expenses not included on line 6b, Form 990 . . . \$ _____		
(2)	Other (specify): _____ _____ \$ _____		
	Add amounts on lines (1) and (2) ▶	d	
e	Total revenue per line 12, Form 990 (line c plus line d) ▶	e	

Part IV-B	Reconciliation of Expenses per Audited Financial Statements with Expenses per Return
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a	Total expenses and losses per audited financial statements . . . ▶	a	
b	Amounts included on line a but not on line 17, Form 990:	b	
(1)	Donated services and use of facilities \$ _____		
(2)	Prior year adjustments reported on line 20, Form 990 \$ _____		
(3)	Losses reported on line 20, Form 990 . . . \$ _____		
(4)	Other (specify): _____ _____ \$ _____		
	Add amounts on lines (1) through (4) ▶	b	
c	Line a minus line b ▶	c	
d	Amounts included on line 17, Form 990 but not on line a :	d	
(1)	Investment expenses not included on line 6b, Form 990 . . . \$ _____		
(2)	Other (specify): _____ _____ \$ _____		
	Add amounts on lines (1) and (2) ▶	d	
e	Total expenses per line 17, Form 990 (line c plus line d) ▶	e	

Part V List of Officers, Directors, Trustees, and Key Employees (List each one even if not compensated; see page 26 of the instructions.)

[illegible]

75 Did any officer, director, trustee, or key employee receive aggregate compensation of more than \$100,000 from your organization and all related organizations, of which more than \$10,000 was provided by the related organizations? **►** ☐ **Yes** ☐ **No**
If "Yes," attach schedule—see page 26 of the instructions.

Part VI Other Information (See page 27 of the instructions.)

	Yes	No
76 Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity	76	
77 Were any changes made in the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes.	77	
78a Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	78a	
b If "Yes," has it filed a tax return on Form 990-T for this year?	78b	
79 Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement	79	
80a Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?	80a	
b If "Yes," enter the name of the organization ▶ and check whether it is <input type="checkbox"/> exempt or <input type="checkbox"/> nonexempt.		
81a Enter direct or indirect political expenditures. See line 81 instructions 81a		
b Did the organization file Form 1120-POL for this year?	81b	
82a Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?	82a	
b If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions in Part III.) 82b		
83a Did the organization comply with the public inspection requirements for returns and exemption applications?	83a	
b Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	83b	
84a Did the organization solicit any contributions or gifts that were not tax deductible?	84a	
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	84b	
85 501(c)(4), (5), or (6) organizations. a Were substantially all dues nondeductible by members?	85a	
b Did the organization make only in-house lobbying expenditures of \$2,000 or less?	85b	
If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.		
c Dues, assessments, and similar amounts from members 85c		
d Section 162(e) lobbying and political expenditures 85d		
e Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices 85e		
f Taxable amount of lobbying and political expenditures (line 85d less 85e) 85f		
g Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	85g	
h If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?	85h	
86 501(c)(7) orgs. Enter: a Initiation fees and capital contributions included on line 12 86a		
b Gross receipts, included on line 12, for public use of club facilities. 86b		
87 501(c)(12) orgs. Enter: a Gross income from members or shareholders. 87a		
b Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.) 87b		
88 At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Part IX	88	
89a 501(c)(3) organizations. Enter: Amount of tax imposed on the organization during the year under: section 4911 ▶ ; section 4912 ▶ ; section 4955 ▶		
b 501(c)(3) and 501(c)(4) orgs. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction.	89b	
c Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958. ▶		
d Enter: Amount of tax on line 89c, above, reimbursed by the organization. ▶		
90a List the states with which a copy of this return is filed ▶		
b Number of employees employed in the pay period that includes March 12, 2002 (See instructions.) 90b		
91 The books are in care of ▶ Telephone no. ▶ (.) Located at ▶ ZIP + 4 ▶		
92 Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041— Check here ▶ <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the tax year ▶ 92		

Part VII Analysis of Income-Producing Activities (See page 31 of the instructions.)

		Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
		(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93	Program service revenue:					
a						
b						
c						
d						
e						
f	Medicare/Medicaid payments					
g	Fees and contracts from government agencies					
94	Membership dues and assessments					
95	Interest on savings and temporary cash investments					
96	Dividends and interest from securities					
97	Net rental income or (loss) from real estate:					
a	debt-financed property					
b	not debt-financed property					
98	Net rental income or (loss) from personal property					
99	Other investment income					
100	Gain or (loss) from sales of assets other than inventory					
101	Net income or (loss) from special events					
102	Gross profit or (loss) from sales of inventory					
103	Other revenue: a					
b						
c						
d						
e						
104	Subtotal (add columns (B), (D), and (E))					
105	Total (add line 104, columns (B), (D), and (E)).					

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See page 32 of the instructions.)

Line No. ▼	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See page 32 of the instructions.)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
	%			
	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See page 33 of the instructions.)

- (a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ **Yes** ☐ **No**
- (b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ **Yes** ☐ **No**

Note: If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).

Please Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.			
	Signature of officer		Date	
Paid Preparer's Use Only	Type or print name and title.			
	Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN (See Gen. Inst. W)
	Firm's name (or yours if self-employed), address, and ZIP + 4	EIN	Phone no.	





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State of Michigan
Department of Consumer & Industry Services
Office of Financial and Insurance Services
P.O. Box 30224
Lansing, MI 48909

EIN: 38-6092097

2002 Form 990

Part I, Line 8c - Gain (Loss)

Totals reported on line 8c represent net losses realized by state-chartered credit unions on the sale of investment securities and fixed assets used in the production of exempt activities. Information for lines 8a and 8b is not available on a consolidated basis; however, credit unions are required to maintain all information necessary to make an accurate determination of such gains or losses.



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2002 Form 990

Part I, Line 20 - Other Changes in Net Assets or Fund Balances

Increase in Member Share Capital	\$ 1,317,470,213
Net Change in Accumulated Unrealized Gains/(Losses) on Investments	6,622,180
Miscellaneous Net Increase in Equity	<u>2,633,837</u>
	<u>\$ 1,326,726,230</u>



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2002 Form 990

Part II, Line 24, Benefits Paid to or for Members

This balance consists entirely of payments made by credit unions for members' disability and life insurance. Schedules are not available on a consolidated basis; however, records of all insurance coverages, and premiums paid, are maintained within the 278 state-chartered credit unions.



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2002 Form 990

Part II, Line 43 - Other Expenses

Office Operations	\$ 129,169,345
(Includes supplies, utilities, postage, insurance, data processing, maintenance, depreciation, and other expenses incurred in the production of exempt services.)	
Education and Promotion.....	20,714,285
Loan Servicing	32,981,654
Provision for Loan Losses.....	49,621,027
Fees and Charges.....	4,656,693
Dividends and Interest Paid on Member Shares and Deposits	407,804,125
Miscellaneous.....	<u>20,787,553</u>
	<u>\$ 665,734,682</u>



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2002 Form 990

Part IV, Line 50 - Receivables Due from Officers, Directors, Etc.

Amounts presented as loans to officials are the totals of all loans outstanding to directors and committee persons of 278 Michigan state-chartered credit unions.



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**Part VI, Line 82a - Donated Services Received or the Use of
Materials, Equipment, or Facilities at No Charge or at Substantially
Less than Fair Rental Value**

Several of the 278 Michigan state-chartered credit unions receive use of facilities, supplies, or equipment at no cost or reduced cost. This is in keeping with the credit unions' production of exempt services. Credit unions are not required to report the fair market value of donated facilities, supplies, or equipment.



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
OFFICE OF FINANCIAL AND INSURANCE SERVICES
DEPARTMENT OF CONSUMER & INDUSTRY SERVICES
DAVID C. HOLLISTER, DIRECTOR

LINDA A. WATTERS
COMMISSIONER

State of Michigan
Department of Consumer & Industry Services
Office of Financial and Insurance Services
P.O. Box 30224
Lansing, MI 48909

EIN: 38-6092097

2002 Form 990

Part VIII – Relationship of Activities to Accomplishment of Exempt Purposes

- 93a Loans to credit union members
- 93b Recovery of costs incurred providing financial services to credit union members
- 93c Processing fees for member loans; recovery of a portion of the costs incurred providing various benefits to members at no cost to members, other miscellaneous services provided to members
- 96, 99 Provision of liquidity requirements and earnings
- 100 Sale of various assets providing additional liquidity, sale of assets for the purpose of replacement with assets that will enhance program services provided to members
- 103b Revenue indirectly related to program services, earned as a consequence of providing program services



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Part IX – Information Regarding Taxable Subsidiaries and Disregarded Entities

Information on taxable subsidiaries is maintained by individual investor credit unions. Subsidiaries exist primarily for the extension of credit union service activities. Income and assets of subsidiaries is consolidated with investors when applicable and, as such, is included with this return.



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EIN: 38-6092097

2002 Form 990

CREDIT UNIONS MERGED DURING 2002

DATE	FROM	INTO
05/01/02	Michigan Railroaders Credit Union	South Central State Employees Credit Union 958 West Monroe Jackson, MI 49204
04/30/02	Gast Employees Credit Union	United Federal Credit Union 808 E. Front St. Buchanan, MI 49107
08/01/02	Contrak Credit Union	Community Choice Credit Union 15420 Farmington Rd Livonia, MI 48154
07/31/02	Keeler Brass Credit Union	Allied Employees Credit Union 1509 36 th Street Wyoming, MI 49509
12/31/02	Wesley Credit Union	Consumers Professional Credit Union 525 West Willow Lansing, MI 48901
10/01/02	RWC Employees Credit Union	Sunrise Family Credit Union 404 South Euclid Avenue Bay City, MI 48706
11/02/02	Birch Run Area Credit Union	Revocation of Charter

Conversion to Community Plus Savings Bank

State of Michigan
Department of Consumer & Industry Services
Office of Financial and Insurance Services
P.O. Box 30224
Lansing, MI 48909

EIN: 38-6092097

2002 Form 990

CREDIT UNION NAME CHANGES DURING 2002

DATE	FROM	TO
03/31/02	Great Lakes Community Credit Union	Rivers Edge Community Credit Union (EIN# 38-1420780)
05/01/02	Grand Blanc Credit Union	Tri-Pointe Community Credit Union (EIN# 38-1587818)
06/01/02	Holy Spirit Parish Credit Union	First Area Credit Union (EIN# 38-1719216)
06/01/02	Detroit VA Credit Union	Veterans Hospital Administration CU (EIN# 38-1556347)
06/01/02	COPOCO Credit Union	COPOCO Community Credit Union (EIN# 38-1435020)
07/01/02	Veterans Hospital Administration CU	Veterans Health Administration CU (EIN# 38-1556347)
11/01/02	Providence Credit Union	Credit Union Advantage (EIN# 38-2344084)
11/25/02	Lansing Community Credit Union	Capital Community Credit Union (EIN# 38-1350130)

MICHIGAN STATE CHARTERED CREDIT UNIONS AS OF 12/31/02

Employer ID Number	Name	Mailing Address 1	Mailing City	Zip Code	Phone Number
380299643	A A C Credit Union	904 Broadway NW	Grand Rapids	49504-4477	(616) 459-4429
381566772	A&P - Farmer Jack Credit Union	23400 Plymouth Road	Redford Township	48239-1486	3132554900
382343676	Aeroquip Employees Credit Union	901 Plymouth Street	Jackson	49201-2426	5177892890
381565243	Allegis Credit Union	P.O. Box 177	Oshtemo	49077-0177	2693724455
381213350	Allied Employers Credit Union	P.O. Box 911	Wyoming	49509-0911	6165315800
381438940	Alpena County Medical Credit Union	P.O. Box 647	Alpena	49707-0647	9893564561
381461385	Alpena-Alcona Area Credit Union	P.O. Box 515	Alpena	49707-0515	9893563577
381516865	Amalgamated Credit Union	1606 King Street	Saginaw	48602-1296	9897994391
237410391	AMEZ United Credit Union	11359 Dexter Avenue	Detroit	48206-1424	3139331818
381861541	ARC Credit Union	18720 East 13 Mile Road	Roseville	48066-1398	5867739112
381538780	ATL Credit Union	841 36th Street, SW	Wyoming	49509-3543	6162574285
381399600	Auto Body Credit Union	111 South Waverly Road	Lansing	48917-3695	5173233644
381688562	Auto Body Workers Credit Union of Ionia	428 West Washington Street	Ionia	48846-1571	6165271260
386140970	Auto Club Group Credit Union	One Auto Club Drive	Dearborn	48126-4213	3133361537
386053685	Auto-Owners Associates Credit Union	P.O. Box 30660	Lansing	48909-8160	5178861778
386075341	Bakery Drivers, Salesmen, Local No. 51 Credit Union	2741 Trumbull Avenue	Detroit	48216-1268	3139639291
386075242	Battle Creek Building Trades Credit Union	427 North 20th Street	Battle Creek	49015-1598	2699621224
380331858	Battle Creek Postal Credit Union	477 West Michigan Avenue	Battle Creek	49017-2232	2699652124
381395220	Bay Governmental Credit Union	P.O. Box 446	Bay City	48707-0446	9898926088
380593815	Bell Com Credit Union	P.O. Box 895	Grand Rapids	49518-0895	6162430125
381285928	Belle River Community Credit Union	37270 31 Mile Road	Richmond	48062-1931	5867276855
381231023	Berrien Teachers Credit Union	P.O. Box 106	St. Joseph	49085-0106	2699836357
381384940	Besser Credit Union	P.O. Box 395	Alpena	49707-0395	9893561880
381461222	BestSource Credit Union	P.O. Box 430568	Pontiac	48343-0568	2486834500
381780622	Bethel Baptist Church East Credit Union	5715 Holcomb #33	Detroit	48213-3023	3139231644
381563245	Bi-County Catholic Credit Union	21511 Van Dyke	Warren	48089-2946	5867546660
381526818	Big Dutch Fleet Credit Union	215 East 25th Street	Holland	49423-4863	6163965000
381448844	Birmingham-Bloomfield Credit Union	576 East Lincoln	Birmingham	48009-1757	2486475958
381653492	Bissell Employees Credit Union	2345 Walker Road NW	Grand Rapids	49544-2516	6167910631
381682666	Bloomfield Hills Schools Credit Union	42886 Woodward Avenue	Bloomfield Hills	48304-5033	2483331576
381710121	Calcite Credit Union	478 North Third Street	Rogers City	49779-1369	9897344130
380745805	Capital Area School Employees Credit Union	P.O. Box 22158	Lansing	48909-2158	5173937710
381350130	Capital Community Credit Union	P.O. Box 27489	Lansing	48909-0489	5173940200
381707836	Catholic Community Credit Union	3141 Page Avenue	Jackson	49203-2267	5177879146
381706836	Centel Credit Union	P.O. Box 361	Owosso	48867-0361	9897257158
381204067	Central Corporate Credit Union	26500 Northwest Hwy; Suite 220	Southfield	48086	248-351-2122
381582963	Central Macomb Community Credit Union	P.O. Box 2800	Mt. Clemens	48046-2800	5864667800
381706265	Chippewa County Credit Union	402 West Spruce	Sault Ste. Marie	49783-1848	9066323134
381418180	Christian Financial Credit Union	18441 Utica Road	Roseville	48066-4299	5867726330
381708464	Christopher Credit Union	P.O. Box 358	Chesaning	48616-0358	9898457616
381544620	Citizens Credit Union	435 South Westnedge Avenue	Kalamazoo	49007-5051	2693811938
386080619	Clarkston Brandon Community Credit Union	8055 Ortonville Road	Clarkston	48348-4457	2486255114
381451016	Clawson Community Credit Union	625 North Main Street	Clawson	48017-1529	2484350950
380480308	Communicating Arts Credit Union	P.O. Box 32584	Detroit	48232-0584	3139658640
380745808	Communication Services Credit Union	4265 Five Oaks Drive	Lansing	48911-4214	5178871611
380996065	Communications Family Credit Union	P.O. Box 3285	Saginaw	48605-3285	9892498200
380960035	Community Choice Credit Union	15420 Farmington Road	Livonia	48154-2848	8772432528
381427540	Consumers Choice Credit Union	2510 Weiss Street	Saginaw	48602-3859	9897995580
381438667	Consumers Credit Union	P.O. Box 525	Oshtemo	49077-0525	2693457804
381446160	Consumers Professional Credit Union	P.O. Box 15100	Lansing	48901-5100	5173722400
381569911	Co-op Services Credit Union	P.O. Box 51700	Livonia	48151-5700	7345223700
381435020	COPOCO Community Credit Union	P.O. Box 1520	Bay City	48706-0520	9896841873
381709772	Country Heritage Credit Union	P.O. Box 406	Buchanan	49107-0406	6166952334
381298238	Craftsman Credit Union	2444 Clark Street	Detroit	48209-1397	3135549300
382344084	Credit Union Advantage	22250 Providence Drive	Southfield	48075-4825	2488495319
380536242	Credit Union One	400 East Nine Mile Road	Ferndale	48220-1769	2483981210
386076565	Credit Union Plus	415 Washington Avenue	Bay City	48708-5712	9898932831
381506083	D. T. & I. Employees Credit Union	20600 Eureka Road, Suite 420	Taylor	48180-5371	7342844211
381987607	De Tour Drummond Community Credit Union	P.O. Box 85	Drummond Island	49726-0085	9064935721
380549595	Dearborn Schools Credit Union	P.O. Box 885	Dearborn	48121-0885	3135812002
381329440	Dearborn Village Community Credit Union	4353 Maple Street	Dearborn	48126-3535	3135845400
381707412	Delta County Credit Union	P.O. Box 756	Escanaba	49829-0756	9067867213
381481566	Delta County Teachers Credit Union	3301 6th Avenue South	Escanaba	49829-1270	9067892090
381250516	Detroit Edison Credit Union	660 Plaza Drive, Suite 2155	Detroit	48226-1284	3139622727
380478780	Detroit Federal Employees Credit Union	P.O. Box 984	Southfield	48037-0984	2482634100
380480170	Detroit Municipal Credit Union	1480 East Jefferson Avenue	Detroit	48207-3199	3135685000
380480620	Detroit Postal Employees Credit Union	1351 East Jefferson Avenue	Detroit	48207-3150	(313) 259-5700
380495567	Dow Chemical Employees' Credit Union	P.O. Box 1649	Midland	48641-1649	9898357794
381550532	Downriver School Employees Credit Union	14170 Pennsylvania Road	Southgate	48195-2133	7342849410
381686050	E & A Credit Union	P.O. Box 610908	Port Huron	48060-0908	8103645030
386075972	E. W. Daniel Episcopal Credit Union	P.O. Box 02665	Detroit	48202-0665	3133415320
381620440	East Detroit Schools Credit Union	22544 Gratiot Avenue	Eastpointe	48021-2312	5867753160
386071289	Eastern Michigan University Credit Union	761 Jenness	Ypsilanti	48197-2431	7344871033
386065295	Eaton County Educational Credit Union	P.O. Box 40	Charlotte	48813-0040	5175435030
381713004	Eddy Paper Employees Credit Union	P.O. Box 507	White Pigeon	49099-0507	2694832475
380703992	Educational Community Credit Union	1551 South 9th Street	Kalamazoo	49009-9459	(269) 375-6702
381681122	Educators and Employees Credit Union	P.O. Box 4100	Jackson	49204-4100	5177872063
381532613	Electrical Workers Local 58 Credit Union	1366 Porter	Detroit	48226-2409	3139636060
381441242	ELGA Credit Union	2303 South Center Road	Burton	48519-1147	8107153542
381371684	Eloise Credit Union	31100 Palmer Road	Westland	48186-5392	7347220529
381708007	Employees of Keebler Company's Grand Rapids Bakery	P.O. Box 911	Wyoming	49509-0911	6165315800
381680269	Essexville Columbus Credit Union	1021 Woodside Avenue	Essexville	48732-1234	9898936378

MICHIGAN STATE CHARTERED CREDIT UNIONS AS OF 12/31/02

Employer ID Number	Name	Mailing Address 1	Mailing City	Zip Code	Phone Number
381588077	Family Community Credit Union	1149 East Bristol Road	Burton	48529-1197	8107676300
381449460	Family Financial Credit Union	525 West Barney Avenue	Muskegon	49444-1370	2317334600
386078485	Fannie B. Peck Credit Union of Bethel A.M.E. Church	5050 St. Antoine Street	Detroit	48202-4125	3138688265
381400730	Farm Bureau Family Credit Union	7373 West Saginaw	Lansing	48917-1124	5173237000
381366964	Father Kramer Credit Union	7350 Bernice	Center Line	48015-1283	5867548010
381708800	Federal Employees Credit Union	P.O. Box 17157	Lansing	48901-7157	5173211300
381652510	Federal Employees of Chippewa Co. Credit Union	119 East Water Street	Sault Sainte Marie	49783-2094	9066324210
386064790	Filer Credit Union	P.O. Box 375	Manistee	49660-0375	2317233400
380855535	Financial Health Credit Union	P.O. Box 20247	Lansing	48901-0847	5173191300
381719216	First Area Credit Union	193 Campbell Lane	Saginaw	48609-5035	9897811430
381417185	First Financial Credit Union	3151 Gratiot Avenue	Detroit	48207-2393	3135792400
381545237	First General Credit Union	589 East Ellis Road	Muskegon	49441-5697	2317984321
380546210	Flint Area School Employees Credit Union	P.O. Box 4368	Flint	48504-0368	8107208300
381229183	Flint Municipal Credit Union	P.O. Box 97	Flint	48501-0097	8102397655
381796409	Frankenmuth Credit Union	580 North Main Street	Frankenmuth	48734-1194	9894971623
381659904	G R Building Trades Credit Union	P.O. Box 408	Comstock Park	49321-0408	6167846390
381676999	Gabriels Catholic Credit Union	1531 East Michigan Avenue	Lansing	48912-2299	5174840604
380478344	Gasco Employees Credit Union	3200 Hobson Street	Detroit	48201-2927	3135777010
381693615	Gateway Credit Union	P.O. Box 400	Reese	48757-0400	9898683531
381603612	Good Shepherd Credit Union	4111 Fort Street	Lincoln Park	48146-4170	3133869220
381624824	Governmental Employees Credit Union of Ionia	510 South Dexter Street	Ionia	48846-2046	6165273900
381370948	GR Consumers Credit Union	3975 Clay Avenue, SW	Wyoming	49548-3086	6165382810
380592915	Grand Rapids Federal Employees Credit Union	150 Ann Street, N.W.	Grand Rapids	49505-6244	6163647283
380593365	Grand Rapids Municipal Employees' Credit Union	1225 Plymouth N.E.	Grand Rapids	49505-5640	6164568848
381603700	Grand Shore Credit Union	P.O. Box 707	Grand Haven	49417-0707	(616) 846-2480
381878763	Grand Valley Co-op Credit Union	P.O. Box 120010	Grand Rapids	49512-0101	6169429630
386084711	Gratiot Community Credit Union	211 West Center Street	Alma	48801-2297	9894638321
381371682	Great Lakes Members Credit Union	22720 Michigan Avenue	Dearborn	48124-2073	3132745030
381806320	Greater Christ Baptist Church Credit Union	P.O. Box 7303	Detroit	48207-0303	3139251359
382291451	Greater New Mt. Moriah Baptist Church Credit Union	586 Owen Ave.	Detroit	48202-1819	3138710744
381362849	H.P.C. Credit Union	P.O. Box 1008	Alpena	49707-1008	9893544698
381780568	Hanchett Employees Credit Union	906 North State Street	Big Rapids	49307-1110	2317967678
381550696	Health One Credit Union	600 East Lafayette Boulevard	Detroit	48226-2946	3138859755
382344090	Health Services Credit Union	16957 Eighteen Mile Road	Clinton Township	48038-4639	5864161420
382087702	Heartland Employees Credit Union	P.O. Box 500	Edmore	48829-0500	9894275621
381554118	Holland Central Credit Union	259 East 24th Street	Holland	49423-4856	6163926979
386075745	Holland Machine Employees Credit Union	152 East 32nd Street	Holland	49423-7074	(616) 392-8798
381627377	Howmet Credit Union	P.O. Box 159	Whitehall	49461-0159	2318945608
381444845	Huron River Area Credit Union	P.O. Box 1284	Ann Arbor	48106-1284	7347699830
381717504	Huron Valley Schools Credit Union	290 North John Street	Highland	48357-4530	2488870666
382343764	I. M. Detroit District Credit Union	2101 Gratiot Avenue	Detroit	48207-2709	(313) 259-5817
381707222	Iosco Community Credit Union	P.O. Box 279	Oscoda	48750-0279	9897399103
381721609	Iron Workers Local 25 Credit Union	P.O. Box 164	Novi	48376-0164	2483442560
381646635	Isabella Community Credit Union	P.O. Box 427	Mt. Pleasant	48804-0427	9897735927
381601592	Jackson City County Credit Union	2320 Francis Street	Jackson	49203-4695	5177877390
381713032	Jackson Vibrators Employees Credit Union	200 South Jackson Road	Ludington	49431-2409	2318433431
381879069	Kalamazoo Building Trades Credit Union	2988 Business One Drive	Kalamazoo	49048-8719	2693825966
381606528	Kalamazoo Gazette Employees Credit Union	401 South Burdick Street	Kalamazoo	49007-6215	2693888450
381543701	KALSEE Credit Union	P.O. Box 3006	Kalamazoo	49003-3006	2693827800
381863999	KASTCO Credit Union	3631 Covington Road	Kalamazoo	49001-1878	6163812790
386061557	KEMBA Credit Union	12701 Middlebelt Road	Livonia	48150-2210	7345223702
381598795	Kent County Employees Credit Union	1619 Plainfield, NE	Grand Rapids	49505-4703	6163363490
381888085	Kerr Employees Credit Union	28200 Wick Road	Romulus	48174-2639	7349476856
237049701	K-V Employees Credit Union	P.O. Box 911	Wyoming	49509-0911	6165315800
381420020	L S I Credit Union	641 44th Street, SE	Grand Rapids	49548-7598	6165387150
381623775	Lake Huron Credit Union	P.O. Box 5385	Saginaw	48603-0385	9897525214
381215360	Lake Michigan Credit Union	P.O. Box 2848	Grand Rapids	49501-2848	6162429790
381690618	Lake Superior Credit Union	P.O. Box 38	Ontonagon	49953-0038	9068842069
380936455	Lakes Community Credit Union	P.O. Box 99	Lake Orion	48361-0099	2488144000
38159816	Lansing Area Catholic Credit Union	2001 West Saginaw Street	Lansing	48915-1362	5174841937
381677402	Lansing Postal Credit Union	P.O. Box 22098	Lansing	48909-2098	5173370401
381514946	Lapeer County Community Credit Union	P.O. Box 526	Lapeer	48446-0526	8106645441
381784494	Lapeer County School Employees Credit Union	P.O. Box 425	Lapeer	48446-0425	8106645351
386085422	Latvian Credit Union	504 Grand Avenue, NE	Grand Rapids	49503-1738	6164548012
381999910	Lenco Credit Union	P.O. Box 338	Adrian	49221-0338	5172630851
381710394	Lincoln Park Community Credit Union	1400 Emmons Boulevard	Lincoln Park	48146-3893	3133892300
381603784	M P G Community Credit Union	71260 Van Dyke	Bruce	48065-5437	5863361100
381608041	M. E. S. Credit Union	3011 West Grand Boulevard, Suite 103	Detroit	48202-3068	3138765654
381736419	Macomb County Postal Employees Credit Union	32480 Mound Road	Warren	48092-3862	5869797787
381629793	Macomb Schools and Government Credit Union	40400 Garfield Road	Clinton Township	48038-4004	5862638800
381689464	Manistee Public Employees Credit Union	237 River Street	Manistee	49660-1403	2317232517
381489465	Marquette Catholic Credit Union	1001 West Baraga Avenue	Marquette	49855-4030	9062287080
381444840	Marshall Community Credit Union	839 West Green Street	Marshall	49068-1496	2697819885
386069094	Mason County School Employees Credit Union	809 East Tinkham Avenue	Ludington	49431-1536	2318434066
381629407	Meijer Credit Union	P.O. Box 141607	Grand Rapids	49514-1607	6167844822
380482158	Melvindale Community Credit Union	4125 Oakwood Boulevard	Melvindale	48122-1407	3133888333
381524350	Members Credit Union	P.O. Box 795	Traverse City	49685-0795	2319292000
381489454	Members First Credit Union	P.O. Box 2165	Midland	48641-2165	9898355100
381555308	Menominee Area Credit Union	2900 Tenth Street	Menominee	49858-1809	9068633854
381536749	METRO Credit Union	6611 Chicago Road	Warren	48092-1685	5862763000
381614315	Metro Shores Credit Union	2360 West Jefferson Avenue	Trenton	48183-2706	7346768666
381717798	Metrocom Area Credit Union	491 East Columbia Avenue, Suite 1	Battle Creek	49015-4468	2699640994

MICHIGAN STATE CHARTERED CREDIT UNIONS AS OF 12/31/02

Employer ID Number	Name	Mailing Address 1	Mailing City	Zip Code	Phone Number
382342742	Metropolitan Church of God Credit Union	13400 Schaefer Highway	Detroit	48227-3539	3138375642
381608518	Michigan Coastal Credit Union	1086 Creston Street	Muskegon	49442-4178	2317773620
381305916	Michigan Educational Credit Union	9200 Haggerty Road	Plymouth	48170-4633	7344559200
380481580	Michigan First Credit Union	7700 Puritan Avenue	Detroit	48238-1232 (313)	345-7200
382323689	Michigan Services Credit Union	30200 Telegraph Road	Bingham Farms	48025-4502	2485408200
381672770	Midland Area Credit Union	917 South Saginaw Road	Midland	48640-4602	9898390770
381386455	Midwest Financial Credit Union	P.O. Box 130079	Ann Arbor	48113-0079	7347691543
381947660	Monroe County and Municipalities Employees Credit Union	120 East First Street	Monroe	48161-2288	7342426727
381449622	Monroe County Community Credit Union	P.O. Box 1307	Monroe	48161-6307	7342423222
382118029	Montcalm Public Employees Credit Union	P.O. Box 469	Edmore	48829-0469	9894275663
381422002	Motor City Co-Op Credit Union	37321 Garfield Road	Clinton Township	48036-2052	5862288484
381907619	Multi-Products Credit Union	1414 Burton Street, SW	Wyoming	49509-1488	6164522161
381295875	Municipal and Health Services Credit Union	144 East Pike Street	Pontiac	48342-2632	2483340568
381611851	Munising Community Credit Union	P.O. Box 380	Munising	49862-0380	9063873839
381463671	Muskegon Consumers Power Employees Credit Union	1144 South Getty Street	Muskegon	49442-4021	2317731370
381562639	Muskegon County School Employees Credit Union	P.O. Box 4212	Muskegon	49444-0212	2317331329
386072317	Muskegon Teachers Credit Union	1150 Amity Avenue	Muskegon	49442-3713	2317730290
381856099	Newaygo County Service Employees Credit Union	P.O. Box 435	Fremont	49412-0435	2319245510
381586641	North Central Area Credit Union	P.O. Box 727	Roscommon	48653-0727	9893487488
381679522	North Kent Catholic Credit Union	4056 Plainfield Avenue, NE	Grand Rapids	49525-1606	6163649819
381405933	North Oakland Community Credit Union	3805 Highland Road	Waterford	48328-2330	2486814700
381876200	Northside Credit Union	12390 Riley Street	Holland	49424-9219	6169946300
381605766	Northwestern Area Credit Union	P.O. Box 10	Cadillac	49601-0010	2317750145
381362844	Northwood Credit Union	30606 Woodward Avenue	Royal Oak	48073-0917	2485493200
381627344	Norway Community Credit Union	P.O. Box 185	Norway	49870-0185	9065638616
380919927	Novi Community Credit Union	P.O. Box 8000	Novi	48376-8000	2483488500
381804472	Oak Industrial Park Credit Union	600 Plymouth Road, NE	Grand Rapids	49505-6040	6164590716
381628275	Oakland Catholic Credit Union	255 East Maple Road	Troy	48083-2717	2486897400
381497358	Oakland County Credit Union	1375 North Oakland Boulevard	Waterford	48327-1547	2488860144
380936355	Oakland County Postal & Federal Employees Credit Union	P.O. Box 430066	Pontiac	48343-0066	2483324000
381713072	Oceana School Employees Credit Union	P.O. Box 804	Hart	49420-0804	2318735998
381401260	Omni Family Credit Union	P.O. Box 1537	Battle Creek	49016-1537	6164411400
381654810	Osceola Community Credit Union	P.O. Box 36	Reed City	49677-0036	2318325359
381626015	Otsego Paperworkers Credit Union	248 N. North Street, Building #3	Otsego	49078-1063	2696946528
381560751	Ottawa County School Employees Credit Union	16916 Robbins Road	Grand Haven	49417-2742	6168423410
381857035	Owosso Columbus Credit Union	P.O. Box 672	Owosso	48867-0672	9897232243
381485730	Parkside Credit Union	36525 Plymouth Road	Livonia	48150-1157	7345250700
381325751	Pennwalt Employees Credit Union	17168 West Jefferson	Riverview	48192-4206	7342462066
381222565	Post Employees Credit Union	275 Cliff Street	Battle Creek	49014-6354	2699663900
381439781	Public Service Credit Union	2 Woodward Avenue, Suite 928	Detroit	48226-3490	3132245550
381807974	Redford Municipal Employees Credit Union	12200 Beech Daly Road	Redford	48239-2432	3133872691
381381193	River Bay Credit Union	180 First Street	Menominee	49858-3302	9068635382
381509154	River Rouge Municipal Credit Union	10600 West Jefferson #206	River Rouge	48218-1242	3138428705
386119310	River Valley Credit Union	P.O. Box 493	Ada	49301-0493	6167877481
381420780	Rivers Edge Community Credit Union	7240 Park Avenue	Allen Park	48101-2040	3133864500
381627798	Riverview Community Employees Credit Union	14100 Civic Park Drive	Riverview	48192-7600	7342840221
381678297	Rogue River Community Credit Union	P.O. Box 310	Sparta	49345-0310	6168878262
381583804	ROME Credit Union	1709 Crooks Road	Royal Oak	48067-1384	2485482300
381371687	Rouge Employees Credit Union	4080 Schaefer Rd.	Dearborn	48126-3683	3138467300
381467155	Royal Oak Schools Credit Union	1903 Rochester Road	Royal Oak	48073-4191	2483997473
381627404	Royal Oakland Community Credit Union	3070 Normandy Road	Royal Oak	48073-2226	2485493838
381502320	Safe Harbor Credit Union	P.O. Box 980	Ludington	49431-0980	2318432323
381541806	Saginaw County Employees Credit Union	1700 Court Street	Saginaw	48602-4071	9897939188
381341100	Saginaw Municipal Employees Credit Union	1011 North Michigan Avenue	Saginaw	48602-4326	9897591315
381722853	Sault Ste. Marie Municipal Employees Credit Union	1126 East Easterday Avenue	Sault Ste. Marie	49783-2334	9066326212
381331329	SECU Credit Union	3262 Cabaret Trail South	Saginaw	48603-2251	9897998636
381680025	SEE&A Credit Union	P.O. Box 1928	Monroe	48161-6928	7342423765
381659594	Settlers' Co-operative Credit Union	P.O. Box 107	Bruce Crossing	49912-0107	9068273240
381246873	Shiawassee Community Credit Union	P.O. Box 38	Owosso	48867-0038	9897238923
381550540	SLC Credit Union	42700 Schoenherr, Suite 6	Sterling Heights	48313-2874	5862473100
380536445	SOC Credit Union	P.O. Box 7085	Troy	48007-7085	2486410088
381599932	Soo Co-op Credit Union	P.O. Box 1980	Sault Ste Marie	49783-7980	9066326819
381555453	South Central State Employees Credit Union	P.O. Box 27	Jackson	49204-0027	5177872220
381454936	Southeast Oakland Community Credit Union	3082 Coolidge Highway	Berkley	48072-1648	2485488810
381611289	Spartan Stores Credit Union	P.O. Box 911	Wyoming	49509-0911	6165315800
381717329	St. Angela Parish Credit Union	25175 Chippendale	Roseville	48066-3905	5867714260
381738072	St. Cletus Credit Union	26256 Ryan Road	Warren	48091-4066	5867565010
381778261	St. Ladislaus Credit Union	2615 Caniff Avenue	Hamtramck	48212-2946	3133657455
381586663	St. Linus Credit Union	25555 West Warren Avenue	Dearborn Heights	48127-3894	3135638200
381711236	St. Mark's Credit Union	23411 Ryan Road	Warren	48091-1927 (586)	772-6330
381570025	St. Mary's of Royal Oak Parish Credit Union	726 South Washington Avenue	Royal Oak	48067-3830	2485486464
381613802	St. Patrick (Croswell) Credit Union	P.O. Box 132	Croswell	48422-0132	8106793590
386069493	St. Peters Parish Credit Union	102 Haas Drive	Blissfield	49228-1147	5174863606
381456492	State Employees Credit Union	501 South Capitol Avenue	Lansing	48933-2333	5172677328
381844068	Steelcase Employees Credit Union	1001 40th Street SE	Grand Rapids	49501-1967	6166986310
381406340	Sterling - Van Dyke Credit Union	39139 Mound Road	Sterling Hgts	48310-2798	5862641212
381587060	Suburban Family Credit Union	31716 Grand River Avenue	Farmington	48336-4236	2484747100
381642684	Sunrise Family Credit Union	404 South Euclid Avenue	Bay City	48706-3206	9896841730
381506104	T & I Credit Union	600 North Main Street	Clawson	48017-1588	2485886688
381577465	Tahquamenon Area Credit Union	P.O. Box 485	Newberry	49868-0485	9062935117
381644983	Taylor Community Credit Union	P.O. Box 547	Taylor	48180-0547	3132913300
381602298	TBA Education Credit Union	P.O. Box 1003	Traverse City	49685-1003	2319467141

MICHIGAN STATE CHARTERED CREDIT UNIONS AS OF 12/31/02

Employer ID Number	Name	Mailing Address 1	Mailing City	Zip Code	Phone Number
386066199	Team One Credit Union	P.O. Box 1260	Saginaw	48606-1260	9897546575
381876197	Teamsters Credit Union	2825 Trumbull Street	Detroit	48216-1290	3139624666
381533926	Tek-Ni-Kal Credit Union	5504 East 12 Mile Road	Warren	48092-2397	5867514100
381093900	Telcom Credit Union	P.O. Box 5158	Southfield	48086-5158	2485691700
381752492	Thornapple Valley Community Credit Union	P.O. Box 289	Hastings	49058-0289	6169488369
381671701	Thunder Bay Area Credit Union	P.O. Box 152	Alpena	49707-0152	9893542850
381524325	TLC Community Credit Union	P.O. Box 927	Adrian	49221-0927	5172639120
381338132	Tower Family Credit Union	6212 Stadium Drive	Kalamazoo	49009-2012	2693537050
381451986	Town & Country Family Credit Union	2796 Erna Drive	Saginaw	48603-3288	9897928397
381559604	Tri-Cities Credit Union	905 Pennoyer Avenue	Grand Haven	49417-1966	6168426320
386070610	Tri-County Veterans Credit Union	P.O. Box 3066	Center Line	48015-0066	5867546756
381587818	Tri-Pointe Community Credit Union	2343 East Hill Road	Grand Blanc	48439-5059	8106941301
381605779	Tyler Employees Credit Union	1443 South 3rd Street	Niles	49120-4024	2696846512
381735283	U. P. State Credit Union	2501 1st Avenue North	Escanaba	49829-1337	9067861146
381686292	Ukrainian Future Credit Union	26495 Ryan Road	Warren	48091-4069	5867571980
381395700	United Bay City Credit Union	P.O. Box 160	Bay City	48707-0160	9898924597
381736699	United Catholic Credit Union	8110 Lewis Avenue	Temperance	48182-1662	7348471795
381694484	United Christian Community Credit Union	1785 Rochester Road	Troy	48083-1833	2485281885
381743355	United Churches Credit Union	18590 West Outer Drive	Dearborn	48128-1872	3135658400
381480245	United Educational Credit Union	P.O. Box 1160	Battle Creek	49016-1160	6169657281
381673455	United Family Credit Union	6004 Williams Lake Road	Waterford	48329-3058	2486239300
381777731	United Saginaw Credit Union	P.O. Box 618	Bridgeport	48722-0618	9897773620
381747701	United VIP Credit Union	P.O. Box 517	Sterling Heights	48311-0517	5862684819
381456286	Unity Credit Union	7240 East Twelve Mile Road	Warren	48092-2754	5865744110
381464920	University of Michigan Credit Union	P.O. Box 7850	Ann Arbor	48107-7850	7346628200
381538668	Valley State Employees Credit Union	P.O. Box 5366	Saginaw	48603-0366	9897935943
381556347	Veterans Health Administration Credit Union	4646 John R.	Detroit	48201-1916	3135763300
386075405	Welch's Credit Union	230 Walker Street	Lawton	49065-8771	2696243003
381446508	West Acres Credit Union	3700 Westacres Drive	Orchard Lake	48324-2576	2483634376
381544138	West Michigan Credit Union	1319 Front Street, NW	Grand Rapids	49504-3256	6164514567
381614337	Western Districts Members Credit Union	201 36th Street, SE	Grand Rapids	49548-2213	6162412516
381504660	Wexford Community Credit Union	P.O. Box 610	Cadillac	49601-0610	2317752081